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ABSTRACT

Over a period of 4 months in early 1994, Voices for Children investigated low-income children's access to 15 benefits for which they might be eligible. Of those benefits, six were further analyzed to determine how many eligible low-income children were actually receiving them. Counties were grouped by population size to determine if differences existed in participation by size of county population. The investigation gathered federal and state statutes and regulations governing the benefit programs; developed short summaries of each program; conducted a statistical analysis to determine how many children were eligible and how many actually received benefits; interviewed low-income parents, service providers, administrators, and policy makers; and held focus groups involving low-income parents. Results indicate that children in metropolitan or urban counties were more likely to receive services than children in rural counties. Negative community attitudes affected the availability and utilization of services. Many people did not use services because of transportation problems. Some parents and providers needed basic information about resources and benefits. The six benefits analyzed were: (1) Supplemental Food Program for Women, Infants, and Children (WIC); (2) Head Start; (3) Food Stamps; (4) Aid to Dependent Children (ADC); (5) school lunch, free and reduced price; and (6) school breakfast. Appendices contain explanations of participation indexes and a table of indicators to identify underserved Nebraska counties. (KS)

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ED 383 501

CHILDREN'S BENEFITS ACCESS PROJECT

A WHITE PAPER ON POVERTY

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CHILDREN'S BENEFITS ACCESS PROJECT
A WHITE PAPER ON POVERTY

August 15, 1994

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PREFACE

When we started this project, one of our first steps was to find out how many of the approximately 429,000 Nebraska children under age 18 years were eligible to receive assistance from a variety of programs designed to undergird low-income families. To do this, we used census data to measure the number of children at income levels coinciding with eligibility guidelines for those programs. Reflecting the highest level of eligibility we analyzed for this project, we defined low-income as any child whose family gross annual income fell below 185 percent of the Federal Poverty Line. That line—representing a certain level of income for families of various sizes—is established annually by the federal government's Office of Management and Budget (OMB). [See Table 1.] We found that about one-third of Nebraska children under 18 years old (an estimated 149,884) are living below 185 percent of the poverty line.

Percents of the Federal Poverty Line are set by the states and federal government to determine who is eligible for certain benefits. All the other benefit programs addressed here have requirements that are set either above or below 100 percent of the poverty line. [See Table 1.]

One program with eligibility set above the poverty line is the School Lunch, Reduced Price program. For it, any child whose family income falls below 185 percent of the poverty line may receive a reduction in the price of buying lunch at a participating school. That's getting close to almost twice—or 200 percent—of the poverty line. On the other end of the scale, Aid to Dependent Children (ADC) is a benefit with income guidelines set far below the poverty line. For ADC, the federal government gives states the latitude to set their own eligibility level. Generally, in Nebraska, while a family's income must be below 65 percent of the poverty line for them to be considered eligible for ADC, by the time social services caseworkers have taken into account other factors (such as assets and other benefits), the family income that is counted must be about 36 to 37 percent of the poverty line. In other words, the actual income guidelines are set sharply lower than what first meets the eye. When reading this report, please keep in mind that Food Stamps and ADC are programs that involve caseworkers making decisions about a family's assets and types of income before the family members can be determined eligible for assistance.

CHILDREN'S BENEFITS ACCESS PROJECT

A WHITE PAPER ON POVERTY

Low-income mothers living in Benkelman, Nebraska say it's hardly worth it to drive or find transportation for the 76 mile round trip to Imperial or the 104 mile round trip to McCook which they must make two to three times a month to apply for WIC, receive checks, and buy approved food. In fact, only about 4 of every 10 eligible women and children in rural Nebraska participated in this program in 1993. Due to this fact, over $400,000 of WIC funds appropriated for Nebraska's low-income women and children was returned to the Federal government.

Why didn't they participate? The reasons are many. From January through April 1994, Voices for Children explored this and other questions about low-income children's access to benefits. We discovered that as few as 11 out of 100 eligible children participated in a school breakfast program statewide while as many as 86 of 100 eligible children received free school lunch. Many stark examples of why benefits go unused were documented. This is a report about the project and our findings.

INTRODUCTION

In January 1994, Voices for Children in Nebraska began the Children's Benefits Access Project. Over the next four months, an investigation was conducted to discover how many children in the state were eligible for a variety of benefits, what part of the state they lived in, how many were receiving benefits, and why some were not getting the benefits for which they were eligible.

Four methods of investigation were used. First, a search was conducted to identify and obtain the federal and state statutes and regulations governing 15 separate benefit programs. Based on that search, two to three page summaries were developed to bring together in one place the citations for statutes and regulations, administering agency, source of funds, program summary, eligibility criteria, and federal/state/local responsibilities. Second, a statistical analysis was conducted to determine how many children were eligible for 6 of the 15 benefit programs and how many of them were actually utilizing those benefits. Third, low-income parents, service providers, administrators, and policy makers were interviewed. Fourth, focus group discussions involving low-income parents were held in three communities—Benkelman, Crete, and Tecumseh.

BENEFITS

The 15 benefit programs for which summaries were developed are listed below. Those marked with an asterisk were selected for statistical analysis to determine the number of children eligible and participating in each county and statewide.

Aid to Dependent Children (ADC)*
Child Care Development Block Grant (CCDBG)
Title IV-A Child Care
Commodity Supplemental Food Program (CSFP)
Summer Food
Earned Income Credit (EIC)
Food Stamps*
Head Start*
Low-income Home Energy Assistance (LIHEAP)
Low-Income Energy Assistance
Supplemental Food Program for Women, Infants, and Children (WIC)*
Medicaid
School Breakfast*
Supplemental Security Income (SSI)
School Lunch, Reduced/Free*

NONMETROPOLITAN FOCUS

Less than half of Nebraska's children under 18 years old live in the state's two major metropolitan areas—Omaha and Lincoln. The majority live in less populated areas. For the purpose of analysis, Nebraska counties were divided into four population types: Metropolitan, Large Urban, Small Urban, and Rural. Below is the definition for each of the four types and, in parentheses, the aggregate number of children under 18 living below 100 percent of the poverty line for each of the population groupings.

1. Metropolitan (25,475)—designated and defined by the Federal Office of Management and Budget; simply stated, contains a place with a minimum population of 50,000 and a total population of at least 100,000; comprises one or more central counties and may include one or more outlying counties;
2. Large Urban (11,698)—not metropolitan and the largest community is 10,000 or more;
3. Small Urban (10,472)—largest community is 2,500 to 9,999;
4. Rural (10,824)—largest community is less than 2,500.

Three counties outside the two major metropolitan areas were selected for developing qualitative information through interviews and focus group discussions. Sites of our focus group discussions were in Benkelman (Dundy County), Crete (Saline County), and Tecumseh (Johnson County). Brief descriptions of these three counties follow.

Dundy (pop. 2,582) is a rural county in southwest Nebraska with less than 6 people per square mile. Ten percent (66) of the children under 18 are living below the poverty line.

Johnson (pop. 4,673) is a county in the southeast corner of Nebraska which has the highest proportion of Asian children in the state. Fifteen percent (173) of the children under 18 are living below the poverty line.

Saline (pop. 12,715) is also in the southeast part of the state. It was selected, in part, because the Blue River Family Center is being built in Crete. The plan for the Center includes collocating services. Twelve percent (382) of the children under 18 are living below the poverty line.

Definitions

Here are some definitions to clarify who and what this report is about.

Administrator: A person whose responsibilities include administering one or more benefits programs.

Benefits: Programs, initiated by federal and state law, which provide support for low-income family needs for food, child care and early education, cash, energy assistance, and medical care. Provided through public and private sectors.

Client: A low-income parent with at least one child who has applied for and has obtained at least one benefit.

Collocation: A bringing together of more than one service at one location.

Countable Income: A household's gross income minus deductions.

Federal Poverty Line: Determined by the federal government, the Federal Poverty Line is based on family size and income level. In 1964, the Social Security Adminstration used the the U.S. Department of Agriculture's (USDA) "Economy Food Plan" as the basis for the first poverty index. Based on the assumption that a family's food costs averaged one-third of their budget, the poverty line was first calculated by multiplying the cost of this food plan by three. Now the basis is the "Thrifty Food Plan", also developed by the USDA.

Green Book: Published by the federal government, this reference contains background and statistical information on the major federal entitlement programs; includes program size and recent growth, eligibility, financing, participant characteristics, and history.

Low-Income: For this project, individuals within families whose gross income falls below 185 percent of the federal poverty line were considered to have a low income. This reflects the highest of the maximum gross income levels which have been set as criteria for the benefits considered here.

Participation Index: This index was developed to compare low-income children's participation across benefits and county types. It is the average number of child recipients of a specified benefit per 100 children eligible. In this report, participation was usually based on State Fiscal Year 1993 reports; eligibility was based on poverty data from the 1990 Census. [Note: The years for these two sources of data do not match. Keep in mind that more children were probably eligible in 1993 than the number of children reported eligible in 1990. This is obvious later in Table 5.]

Policy Maker: A person who participates in making laws, regulations, and/or appropriates funds connected to benefits programs for low-income families.

Service Provider: An employee of an agency or institution who has direct contact with clients applying for or receiving benefits. Includes people of diverse groups. May be a principal of a school where school breakfast is provided, a Department of Social Services caseworker, or someone else who delivers a service connected to one of the benefits.

Analysis and Findings

Both quantitative and qualitative information were collected. Eligibility data were provided from the 1990 census by the Nebraska State Data Center. The data included total number and percent of children for the state and for each county according to various percents of the Federal Poverty Line (under 50% of the poverty line, under 75%, 100%, 110%, 125%, 130%, 150%, 185%, and 200%). Participation data was collected from federal and state agencies. To enhance the statistical picture, information was collected through audiotaped interviews and focus groups.

Income Eligibility

For this report, a child is considered to be "income eligible" for a benefit if the family gross income is below the maximum percent of poverty specified for that certain benefit by the appropriate federal or state agency. For example, children in families with gross incomes below 185 percent of the poverty level are considered to be "income eligible" for the Supplemental Food Program for Women, Infants, and Children (WIC). The maximum percent of poverty level for each benefit was chosen as a proxy for benefit eligibility because the number of children meeting that criterion can be determined from the 1990 Census of Population. Other factors however, may exclude the child from actual eligibility: some benefits (Food Stamps and ADC, for example) set additional limits on "countable income" after certain deductions are made from the gross annual income; there may be limits on the value of the family assets such as a car, truck, home, or savings; or, the receipt of other benefits may exclude an otherwise eligible child. See Appendix 1 for specific details of the eligibility criteria for each benefit.

Income criteria for selected programs are shown in the table on the following page.

TABLE 1 GROSS ANNUAL INCOME ACCORDING TO FAMILY SIZE AND PERCENT OF THE OFFICE OF MANAGEMENT AND BUDGET'S 1993 FEDERAL POVERTY LEVEL

BENEFIT	MAXIMUM PERCENT OF POVERTY FOR SELECTED BENEFITS				
	ADC***	HEAD START	SUBSIDIZED CHILD CARE	FOOD STAMPS,** FREE SCHOOL FOOD*	WIC, REDUCED SCHOOL FOOD*
MAXIMUM GROSS ANNUAL INCOME BY FAMILY SIZE	65%	100%	110%	130%	185%
6	12,526	19,270	21,197	25,051	36,650
5	10,927	16,810	18,491	21,853	31,099
4	9,328	14,350	15,785	18,655	26,548
3	7,729	11,890	13,079	15,457	21,997
2	6,130	9,430	10,373	12,259	17,446

*School Food refers to the National School Lunch and Breakfast programs.

** Eligibility for Food Stamps is tested by first establishing that the family's gross monthly income is below 130 percent. However, countable monthly income must be below 100 percent of the federal poverty line. See below.

***ADC guidelines are determined by each state. In Nebraska, to be considered eligible, a family's gross income must be about 65 percent of the federal poverty level. However, the state then calculates a family's countable income (gross minus deductions). The amount of cash provided is the gap between the countable income and, as shown below, the ADC need standard. This standard is set by the state and is meant to establish what a family needs in Nebraska to purchase essential items. Therefore, the actual ADC payment simply brings the families' income up to about 36 to 37 percent of the poverty level as shown in the table below.

FAMILY SIZE	ADC PAYMENT (about 35% of OMB poverty level)	FOOD STAMPS ELIGIBILITY* (100% of OMB Poverty Level)
6	6,924	19,270
5	6,072	16,810
4	5,220	14,350
3	4,368	11,890
2	3,511	9,430

*Based on a family's countable income.

[Note: Because most client income fluctuates from month to month, the Nebraska Department of Social Services (NDSS) makes calculations based on a month rather than a year. However, for the purposes of this report, monthly payments have been annualized for comparison with the Federal Poverty Line and do not match exactly with NDSS calculations.]

Errata: The source of the 1993 federal poverty level is referenced incorrectly as the Office of Management and Budget (OMB). The correct source is the U.S. Department of Health and Human Services (HHS). Any reference to poverty guidelines should be interpreted as such. The official terminology is the HHS Federal Poverty Guidelines.

Availability and Utilization of Benefits

Many factors are involved in whether or not low-income children actually use government program benefits designed for them. Based on interviews, focus groups, and statistical analysis, these three findings predominate:

- Urban children were more likely to receive services than rural children.
- Community attitudes affected the availability of services and utilization of services even when they were available.
- Some parents and providers needed basic information about benefits.

Urban/Rural Split

Eligible low-income children were more likely to receive benefits in metropolitan counties or those with urban centers when compared to children in more rural counties. For most benefits, child participation was at least 50 percent higher in metropolitan counties than in rural counties. Except for free school lunches, less than half the estimated eligible children in rural counties received each of the benefits.

What is true across the state is compounded in rural areas. Barriers to benefits were found in all county types. However, the barriers were especially pronounced in low population counties. For example, while transportation is a barrier in cities and towns, it's the greater distance between places in sparsely settled areas that compounds rural residents' transportation problems. In the words of one rural person,

> "The biggest barrier we have in this area that keeps families down is the transportation barrier."

Community Attitudes

Statements denigrating low-income families who are utilizing benefits appear to play a role in the accessibility of many benefits. For example:

> Mothers in one of the focus groups reported that social services workers' attitudes were insulting. They felt they were being "treated like a bum", and even reported being called "a bum".

> "If you're a low-income person...you're probably looked at as a certain type of person."

Other attitudes expressed included statements about the work ethic, pulling yourself up by your own bootstraps, family values and less government intervention. Whether or not these are positive or negative social influences depends upon individual perceptions. Here are some examples of how they may become barriers to benefits:

> "If the parent is working, then he/she must be making it." [Implied is a belief that those who work shouldn't need assistance. Yet some members of the focus groups reported working hard and still not being able to provide for all the needs of their children.]

> "There's a strong feeling...that parents should be responsible for their children, and that we should not be at the school usurping that responsibility." [Implied that serving school breakfasts usurps parents' responsibility.]

Lack of Information

Some parents and service providers don't have basic information about what is available and how to apply.

"Do you have an application? I have only heard of it through word of mouth, we don't know where to apply, what to do..."

"I don't know of any other programs, WIC is the only one I know of."

"I have basically stumbled into [the services]. I had no idea they were available. I have friends who don't even really know about commodities."

"I think lack of information of what's available [is a problem] so it needs to have more PR work...so [there's] more information out there about what's available...you get so tired of running into brick walls that eventually you quit trying."

"I was raised here and it wasn't until a couple months before I started working here that I even knew this place (a community action agency office) was here."

Community leaders know services are needed but often don't have all the information they need to find solutions for community needs. Many are struggling with similar problems and could benefit from knowing how others in the state are dealing with them. For example, a number of people in one rural community think the development of a Head Start program would be good for the children in their area. Yet, they have been unable to get one started for several reasons—failure to identify enough eligible children, quandary over a suitable site, and limited funding. Pooling ideas and solutions with people from other communities who have been successful could be a benefit to these leaders.

Eligibility and Participation

Eligibility and participation data were analyzed for six benefits programs—WIC, Head Start, Food Stamps, ADC, Free School Lunch, Reduced Price School Lunch, and School Breakfast. This analysis makes it possible to look at participation rates between programs and within programs. It's especially useful to examine differences in participation within programs and between metropolitan, large urban, small urban, and rural counties.

For each of these benefit programs, the following is reported: a program summary, quotes from individuals who were interviewed, the age group eligible, income criteria, FY (Fiscal Year) 1993 federal and state expenditures, and a table presenting the participation index for each program.

WIC
(Supplemental Food Program for Women, Infants, and Children)

Program Summary

Local WIC agencies (public or private) provide supplemental foods and nutrition education to pregnant, postpartum, and breast feeding women, infants and children under five years who are from low-income families and considered to be at nutritional risk. The federal government provides an annual grant to each approved state. The state administers the program and provides funds to eligible local agencies who have applied and have been accepted by the state.

Discussion

A split is found between the participation rates in the metropolitan and large urban counties as compared to the small urban and rural counties. Participation in the metropolitan areas is about two-thirds of those eligible, while only about one-third of eligible rural children are receiving WIC benefits.

Barriers still exist in metropolitan areas even though participation levels are higher. For example, a parallel study on benefits access in metropolitan Omaha was conducted by a University of Nebraska at Omaha social work class. They found transportation and funding to be two main barriers to services for WIC clients (John Gaber, Ph.D., (1994) *Barriers to Family Social Services: A Preliminary Comprehensive Social Service Plan for the City of Omaha,* unpublished manuscript).

The investigation conducted by Voices for Children revealed inordinately long distances which clients must travel to apply for benefits, receive their monthly checks, and purchase approved WIC products. In one community Voices' staff visited, no grocer carried WIC-approved products. This forced clients to travel from 76 to 104 miles round trip to purchase food supplies.

Table 2 WIC Participation

Age Group: Under 5
Income Criteria: Less than 185% of Poverty Level
FY 1993 federal expenditures: $14,746,271
FY 1993 federal dollars returned: $418,727

	Eligible 1989	Recipients 1993	Participation Index
Statewide	47,812	27,868	58
County type:			
Metropolitan	20,708	14,015	68
Large Urban	9,569	5,794	61
Small Urban	9,352	4,893	52
Rural	8,183	3,100	38

HEAD START

PROGRAM SUMMARY

Head Start programs are local early childhood development programs for low-income children that are funded by grants from the federal government. Since its beginning in 1965, the program purpose is to provide a comprehensive set of services to enable low-income children to reach their full developmental potential. Components include parental involvement, health, nutrition, social and educational development. The federal government provides grants to local public and private nonprofit organizations and school systems who operate the local programs.

DISCUSSION

Participation in this program is much higher in small and large urban counties than in either the metropolitan or rural counties. The participation index in Table 3 shows that slightly over half of the eligible children are served statewide. Barriers to service include: long distances which children must travel to get to the Head Start in their area, some parents' lack of information about the program, no provision of a program within traveling distance, lack of appropriate buildings for providing a program, and limited funding. The following statements made by a parent and a provider show that lack of information is one problem.

> "I think we [Head Start] are still kind of a well-kept secret. A lot of people either...don't know about us or they think we're just for handicapped children." [a service provider]

> "I would send [my son] to Head Start but I don't have a clue where to start to send him." [a parent]

TABLE 3 HEAD START PARTICIPATION

Age Group: 4 Years
Income Criteria: Less than 100% of Poverty Level
FY 1993 federal expenditures: $11,877,525

	ELIGIBLE 1989	RECIPIENTS 1993	PARTICIPATION INDEX
STATEWIDE	3,925	2,280	58
COUNTY TYPE:			
METROPOLITAN	1,860	913	49
LARGE URBAN	640	555	87
SMALL URBAN	702	501	71
RURAL	723	311	43

FOOD STAMPS

PROGRAM SUMMARY

The Food Stamp program was established in 1977 to increase the food purchasing power of low-income households. Coupons redeemable in retail stores are distributed to eligible households. Eligibility, which is nationally uniform, is based on a family's income and assets and fulfillment of employment-related work requirements. A participating household is expected to devote 30% of its "countable" cash income toward the purchase of food. Food Stamps makes up the difference between this amount and the total dollars needed to buy an adequate low-cost diet based on the "Thrifty Food Plan." According to the 1993 Green Book, 1992 monthly benefits averaged $68.50 a person and $170 a household.

The federal government provides the majority of the dollars, sets the eligibility rules and benefit standards, and prints the coupons. State welfare agencies provide the day-to-day program administration.

DISCUSSION

Participation in rural counties is less than half that for the metropolitan counties as shown in Table 4. Community attitude was often cited by focus group participants as a barrier to seeking this benefit. Negative attitudes are embarassing for some people and, for one, such attitudes deterred her from getting food stamps. For example, A WIC client said she was apprehensive at first in applying for WIC but decided it was all right because it was for the kids; but she would never apply for food stamps because it seems "lower." Another mother described an encounter she had at the grocery store:

> "Well, I had a little run in at the grocery store with a gal—she was a customer behind me—they had round steak on sale for a $1.69/lb, well I can take one round steak and make four meals for me and [my daughter]...she made the comment that 'no wonder she can eat steaks, she's on food stamps; I have to eat hamburger.'"

[Note: Even though the first income test for Food Stamps requires that gross monthly income shall fall below 130 percent of the federal poverty line, countable family income must be even lower—below 100 percent of the poverty line. Refer back to Table 1 for more information.]

TABLE 4 **FOOD STAMP PARTICIPATION**

Age Group: Under 18
Income Criteria: Less than 130% of Poverty Level
FY 1993 federal expenditures: $80,904,769

	ELIGIBLE 1989	RECIPIENTS 1993	PARTICIPATION INDEX
STATEWIDE	86,501	56,146	65
COUNTY TYPE:			
METROPOLITAN	35,390	30,659	87
LARGE URBAN	17,640	11,887	67
SMALL URBAN	16,583	7,860	47
Rural	16,787	5,699	34

ADC
(Aid to Dependent Children)

Program Summary

The Social Security Act of 1935 established ADC (Aid to Dependent Children) as a cash grant program to enable states to help needy children without fathers. The program was later renamed Aid to Families with Dependent Children (AFDC). However, Nebraska retains the original name. Today cash benefits are provided to needy children who are without parental support due to a continuously absent father or mother, the incapacity or death of a parent, or the parent is unemployed. The Nebraska Department of Social Services (NDSS) provides a cash grant to eligible families monthly.

[Note: As discussed in the definition of low-income, the number of children eligible for ADC is very difficult to determine. For the purposes of this report, ADC eligibility was calculated at 65 percent of the poverty level because of the availability of census data. However, the reader is cautioned to remember that this is only the first cut for determining eligibility. In practice, the Nebraska payment standard is only about 36 to 37 percent of the Federal Poverty Line.]

Discussion

ADC participation by eligible children in rural counties is about one-third of participation found in metropolitan counties. As shown in Table 5 below, 48 of 100 children in rural counties estimated eligible for ADC benefits at 65 percent of the poverty line (according to 1989 income data) were determined to have received those benefits in 1993. This contrasts with a much higher rate in metropolitan counties. The participation index exceeds 100 by 30 points in this instance because of the increase in those eligible since 1989 income data was reported.

Determining the number of children who should be eligible for ADC is complicated by these factors: 1) the criteria (such as possession of assets) established for caseworkers to determine eligibility make the division between eligible and ineligible difficult to calculate for a population group; 2) the structure of the household (father/mother both working) is important, yet unknown to us; and 3) children who should be eligible may not be counted because their family gross income is too high for them to be considered eligible, yet their living income may be very low. Many of those interviewed expressed concern about the benefit amounts and how low the eligibility guidelines are set:

> "I think we're like a lot of families. We don't make enough money to live off of but we make too much to get services. So, we're kind of falling through the cracks....I really do wish they could raise the guidelines."

> "Benefit levels are not high enough to keep people out of poverty. I mean, we all know that."

"I don't think ADC and Food Stamps and Medicaid is a very secure place to be if you're raising children because the benefit levels are so low. Those children don't have a chance to become achievers."

Helping clients comply with job training requirements is very frustrating to one caseworker in a rural county. In addition to meeting other job responsibilities, this caseworker said,

"I spent 20-30 hours each in the last two weeks trying to develop transportation for my ADC people who are job support mandatory..."

Table 5 ADC Participation

Age Group: Under 18
Income Criteria: Less than 65% of Poverty Level
FY 1993 federal expenditures: $34,928,032;
FY 1993 state expenditures $24,998,366
Total: $59,926,398

	Eligible 1989	Recipients 1993	Participation Index
Statewide	33,508	33,413	100
County type:			
Metropolitan	15,634	20,286	130
Large Urban	6,932	6,971	101
Small Urban	5,256	3,511	67
Rural	5,685	2,736	48

SCHOOL LUNCH, FREE AND REDUCED PRICE

PROGRAM SUMMARY

Established in 1946 under the National School Lunch Act, Congress declared that "as a measure of national security, [it is Congressional policy] to safeguard the health and well-being of the Nation's children..." The federal government provides cash grants (and some commodities) to private and public schools participating in the school lunch program. Through local "school food authorities," schools provide lunches that meet nutritional requirements to all children. Based on federal income eligibility guidelines, children can receive free and reduced price meals. Children from households with incomes at or below 130 percent of the poverty line receive free meals; children with incomes between 130 and 185 percent of poverty receive meals at a reduced price. The government provides a small subsidy to schools serving all other children. Children from families receiving ADC or Food Stamps are automatically eligible to receive a free lunch.

DISCUSSION

Free school lunch is widely used among those eligible. However, less than half of the eligible low-income children living in Nebraska actually receive reduced price lunch even though they are eligible. The disparity between participation in Free School Lunch and Reduced Price School Lunch (Tables 6 and 7) is probably because parents whose children receive ADC simply need to return a certification letter in order to obtain free school lunches while parents must apply for the reduced price lunches. Less stigma appears to be associated with the free school lunch program than that associated with other benefits such as Food Stamps. As one client put it,

> "...half the children in this town are on [free lunch] anyway so it's not that big of a deal."

FY 1993 Expenditures for school meals—free/reduced lunch and breakfast: $25,477,010. About 8.7 percent of this total amount is expended for school breakfast.

TABLE 6 FREE LUNCH PARTICIPATION

Age Group: 5 to 17
Maximum Gross Income: Less than 130% of Poverty Level

	ELIGIBLE 1989	RECIPIENTS 1993	PARTICIPATION INDEX
STATEWIDE	57,003	49,150	86
COUNTY TYPE:			
METROPOLITAN	22,192	24,118	109
LARGE URBAN	11,665	9,106	78
SMALL URBAN	11,196	7,957	71
RURAL	11,868	8,045	68

TABLE 7 REDUCED PRICE LUNCH PARTICIPATION

Age Group: 5 to 17
Maximum Gross Income: Between 130 and 185% of Poverty Level

	ELIGIBLE 1989	RECIPIENTS 1993	PARTICIPATION INDEX
STATEWIDE	45,273	18,375	41
COUNTY TYPE:			
METROPOLITAN	16,659	6,881	41
LARGE URBAN	9,132	3,603	39
SMALL URBAN	10,237	4,106	40
RURAL	9,248	3,741	40

SCHOOL BREAKFAST

PROGRAM SUMMARY

The School Breakfast Program was first established on a temporary basis in 1966 as a part of the Child Nutrition Act, and then fully authorized in 1975. The Child Nutrition Act recognized the link between nutrition and learning.

The program is an entitlement available to all public and nonprofit private schools. Schools are reimbursed by the federal government on a per-meal rate. Any student in a participating school may receive breakfast. The cost of the meal to the student depends on family income. Children from families with incomes below 130 percent of the poverty line receive a free breakfast while children from families with incomes between 130 and 185 percent of poverty are eligible for a reduced price breakfast. The income standards are the same for both the National School Lunch Program and the School Breakfast Program.

DISCUSSION

Whether low-income school-age children live in metropolitan or rural Nebraska, they are not likely to be in a school district that offers reduced or free breakfast. Most schools simply don't offer it. Table 8 shows that only 11 of 100 eligible children actually participated in a breakfast program in 1993. Reduced or free school breakfast is a different story than school lunch programs according to school superintendents who were interviewed.

One Nebraska school superintendent was successful in starting a breakfast program by documenting need. The school nurse in that district kept track of children who came into the office in the morning hungry and not feeling well. This documentation was used to convince the school board that a school breakfast program was needed in that district.

A second school superintendent in a rural area acknowledged that children were coming to school hungry and that the school nurse was often providing them milk and crackers in the morning to quiet their hunger.

Identified barriers to providing a school breakfast program included 1) conflicting bus schedules and employees who did not want to work additional hours, and 2) reports that some people hold the belief that a breakfast program would usurp parental responsibility by too much government involvement.

TABLE 8 REDUCED PRICE AND FREE BREAKFAST PARTICIPATION

Age Group: 5 to 17
Maximum Gross Income: Less than 185% of Poverty Level

	Eligible 1989	Recipients 1993	Participation Index
Statewide	102,276	11,276	11
County type:			
Metropolitan	38,851	7,902	20
Large Urban	20,797	1,410	7
Small Urban	21,433	727	3
Rural	21,195	1,062	5

SUMMARY

Over a period of four months in early 1994, Voices for Children conducted an investigation into low-income children's access to 15 benefits for which they might be eligible. Of those benefits, 6 were further analyzed to determine how many eligible low-income children were actually receiving them. Counties were grouped by population size—metropolitan, large urban, small urban, and rural. Aggregating counties in this way made it possible to determine if differences existed in participation by size of county population. First, it was found that children in counties defined as metropolitan or urban were more likely to receive services than rural children. Second, expressed negative community attitudes affected the availability of services and utilization of services even when they were available; and third, some parents and providers needed basic information about resources and benefits. Findings specific to certain benefits are summarized here.

WIC: A split was found between the participation rates in the metropolitan and large urban counties as compared to the small urban and rural counties. Participation in the metropolitan areas is about two-thirds of those eligible, while about one-third of eligible rural children received WIC benefits.

Head Start: Participation in this program is much higher in small and large urban counties than in either the metropolitan or rural counties.

Food Stamps: Participation in rural counties is less than half that for the metropolitan counties.

ADC: Participation by eligible children in rural counties is about one-third of participation found in metropolitan counties.

School Lunch Programs: Free school lunch is widely used among those children eligible. However, less than half of the eligible children living in Nebraska actually receive reduced price lunch.

School Breakfast: Whether low-income school-age children live in metropolitan or nonmetropolitan Nebraska, they are not likely to be in a school district that offers reduced or free breakfast. Most schools simply don't offer it.

CONCLUSION

Many benefit programs are designed for large urban areas where wages and salaries are paid regularly and public transportation systems exist. Benefit program designs don't take into account the irregular flow of farmers' income or the income of other self-employed persons. Assets may also present problems for low-income parents in rural or small-urban counties. A late-model, dependable vehicle—needed for getting from place to place—becomes a barrier to eligibility for benefits. They may also own property and yet have no income. In other words, while a family may be low-income, their assets—such as a piece of property or a dependable vehicle—may keep them from getting assistance which they need for themselves and their children.

NEXT STEPS

During the next year, Voices for Children will work on reducing or eliminating some of the barriers which prevent some low-income children from obtaining the benefits for which they are eligible. Objectives for 1994-1995 are:

- Target seven counties in Nebraska which provide wide representation of geographic areas as well as ethnic and cultural groups;
- Increase participation rates in these counties;
- Increase use of available federal benefits funds in Nebraska;
- Provide support and technical assistance to local community leaders in these counties to enable them to develop effective strategies and actions to increase participation in benefits programs;
- Connect local community leaders with each other as well as with state and national experts;
- Develop a brochure with information about benefits programs including legal provisions, eligibility guidelines, information sources, and application procedures;
- Provide accurate information to policy makers, the media, community leaders and the general public about low-income families, funds appropriated and expended, why benefits are important, how it is advantageous to the state as a whole when low-income childrens' needs are met, ways in which needs are not being met and the impact on Nebraska; and
- Inform lawmakers about their constituents and other children and families in the state whose incomes qualify them for benefits.

Note: The 2-3 page program summaries developed by Voices for Children for each of the 15 benefits listed in the introduction are available for $1.50 each or $15 for the complete set. Information includes federal/state statutes, regulations, administrative responsibility, funding guidelines, eligibility guidelines, and state responsibilities. For more information, please contact

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RESOURCES

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Molnar, J. (1988). *Home is where the heart is: The crisis of homeless children and families in New York City* (A report to Edna McConnell Clark Foundation). New York, NY: Bank Street College of Education. Description of services for homeless children and the problems in accessing them, such as health problems, high caseloads, and fragmented services.

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Suzuki, P. (1991). "Omaha's black vernacular-cab driver and his fare: Facets of a symbiotic relationship." *Western Journal of Black Studies*, 15(2), 122-126. Discussion of an alternative transportation system in a metropolitan area. Summarizes findings of participant-observation research on the relationship between black vernacular-cab drivers and fares and a comparison to the white taxi system.

APPENDIX 1 | PARTICIPATION INDEXES: METHOD FOR CALCULATING, SPECIFIC SOURCES OF DATA, AND ESTIMATION PROCEDURES

Participation Index: This index was developed to compare low-income children's participation across benefits and county types. While the indexes are not precise measures of participation, they can be used appropriately to compare participation across population groups or across programs. It is the average number of child recipients of a specified benefit (such as Head Start) per 100 children who were eligible because of their family's income. Participation usually was based on State Fiscal Year 1993 reports while income eligibility was derived from poverty data from the 1990 Census, based on 1989 income. [Note: There is a time gap between the participation data and the Census data. Keep in mind that more children were probably income eligible in 1993 than the number of children reported to be income eligible in 1989. This is obvious in Table 5.]

Data on recipients were provided by the responsible state or federal agency for each program. Some reports provided statewide as well as individual county data. The statewide totals were used in the analysis even when they did not precisely agree with the sum of the county data. The Nebraska State Data Center provided 1990 Census data and eligibility estimates from the U.S. Census of Population and Housing, Standard Tape File 4 and Public Use Microdata Sample (PUMS). The PUMS file was used to calculate statewide ratios that were applied to county level data to produce poverty estimates not directly provided in the 1990 Census files.

The specific sources of data and estimation procedures are as follows for each of the benefits:

AID TO DEPENDENT CHILDREN (ADC)

Children receiving benefits: Nebraska Department of Social Services (NDSS); Annual Report, State Fiscal Year 1993, Average Monthly Persons by County (of residence). Number of children under 18 estimated as 67 percent of total persons for each county based on the percentage reported in the NDSS Annual Report for 1992.

Income eligibility: Estimated as 65 percent of 1989 poverty level, based on maximum income for first 12 months of ADC benefits for a family of three (one adult and two children). Number of children under 18 with incomes under 65 percent of poverty in each county was estimated as .849 of those with incomes under 75 percent of the poverty level.

HEAD START

Children receiving benefits: U.S. Department of Health & Human Services, Office of Family Supportive Services, Head Start and Youth Branch; Nebraska Head Start as of October 15, 1993. Projected total funded enrollment by county of residence after completion of FY 93 expansions. Number of four-year-olds in each county estimated as 65.8 percent of total funded enrollments based on statewide age data for FY 93.

Income eligibility: 100 percent of poverty level. Number of four-year-olds below poverty level in each county taken directly from the 1990 Census.

Food Stamps

Children receiving benefits: Nebraska Department of Social Services (NDSS); Annual Report, State Fiscal Year 1993, Average Monthly Persons by County. Data are for county where the Food Stamps are issued and which Food Stamp officials consider to closely conform to county of residence. Number of children under 18 estimated as 50 percent of total persons for each county based on the percentage reported in Public Assistance Program and Customer Profile, NDSS, October 1993.

Income eligibility: 130 percent of poverty level. Number of children under 18 below 130 percent of poverty level in each county was estimated as 1.057 of those in families with incomes less than 125 percent of the poverty level.

Women, Infants, and Children (WIC)

Children receiving benefits: Nebraska Department of Health; Nebraska WIC Program, Summary, Statistics Report, Enrollment by County (of residence) as of 10/31/93: Data used were the number of participants in the categories, Infant and Child (included children under age 5).

Income eligibility: 185 percent of poverty level. Number of children under 5 below 185 percent of poverty level for each county was taken directly from the 1990 Census.

Free and Reduced School Lunch and Breakfast

Children receiving benefits: Nebraska Department of Education: Report for October 1992, by county of school: Average Daily Participants for lunch, breakfast and special needs breakfast, and total reimbursements by type of program: general lunch, reduced-price lunch, free lunch, paid breakfast, reduced-price breakfast, free breakfast, paid special needs breakfast, reduced-price special needs breakfast, and free special needs breakfast. The October 1992 reimbursement rate for each type of food program was used to calculate the total number of meals in each category for the month, and the percentages of lunches and breakfasts that were free and reduced-price. The percentages of free and reduced-price meals were applied to average daily participation rates to determine the number of free and reduced price lunches, breakfasts and special needs breakfasts. Because of the small number of breakfast programs, the four breakfast categories were combined for this analysis. October 1992 was chosen as the month that most closely reflected the statewide average daily totals for the main months of the school year.

Income eligibility: Free meals-below 130 percent of poverty; reduced - priced meals-between 130 and below 185 percent of poverty. The number of children between 5 and 17 years of age below 130 percent of poverty was calculated as the difference between the estimates of those under age 18 below 130 percent of poverty (estimated as 1.057 of those below 125 percent of poverty) and those under age 5 below 130 percent of poverty (estimated as 1.071 of those below 125 percent of poverty). The number of children between the ages of 5 and 17 between 130 and below 185 percent of poverty was calculated as the difference between the Census data on 185 percent of poverty for those under 18 and those under 5, minus the number of 5 to 17 year olds below 130 percent of poverty.

Appendix 2: Selected Indicators to Identify Underserved Nebraska Counties: Age Groups, Eligibility, and Participation Data

County		Pop <5 <Poverty*		Pop <18<Poverty*		WIC Participation		Free Lunch Partic.	
Name	Type***	#	%	#	%	# elig.	Index**	# elig.	Index**
Adams	2	320	15.2	934	12.7	836	63	857	82
Antelope	4	188	28.7	573	23.4	431	39	699	44
Arthur	4	10	27.8	21	18.6	28	61	25	0
Banner	4	24	36.4	73	29.1	53	4	66	59
Blaine	4	21	51.2	72	39.3	29	69	76	58
Boone	4	107	20.2	309	16.0	306	46	396	67
Box Butte	3	198	18.3	570	13.8	485	63	536	62
Boyd	4	56	32.4	228	29.9	126	45	226	65
Brown	4	84	33.5	232	23.5	177	49	207	40
Buffalo	2	369	13.8	1102	11.7	932	74	1142	94
Burt	4	118	22.9	427	20.7	330	48	403	81
Butler	3	92	15.3	269	11.4	263	22	339	56
Cass	1	211	12.8	536	8.9	722	33	548	106
Cedar	4	95	11.3	442	14.0	432	39	588	74
Chase	4	62	19.0	183	14.6	187	30	263	70
Cherry	3	242	47.0	621	34.4	367	52	460	44
Cheyenne	3	148	20.8	336	12.9	354	26	361	101
Clay	4	62	13.4	252	13.2	216	36	309	84
Colfax	3	107	15.4	268	10.7	311	54	330	97
Cuming	3	75	10.3	321	11.3	352	47	492	83
Custer	3	177	21.2	564	17.2	419	54	577	63
Dakota	1	264	19.0	753	15.2	588	100	734	87
Dawes	3	205	36.3	554	24.1	322	81	547	53
Dawson	3	277	20.2	718	13.1	724	118	773	100
Deuel	4	42	30.7	104	17.3	93	28	107	65
Dixon	4	83	18.1	290	16.8	265	29	340	46
Dodge	2	330	14.0	935	10.5	1035	56	1097	92
Douglas	1	6433	19.6	16802	15.3	11741	72	14085	119
Dundy	4	6	4.6	66	10.0	56	50	139	47
Fillmore	4	42	8.6	160	8.8	207	49	242	107
Franklin	4	14	5.5	127	13.8	108	42	189	51
Frontier	4	44	22.4	196	22.7	125	28	255	46
Furnas	4	59	20.6	204	15.3	164	46	261	65
Gage	2	344	22.8	994	18.0	690	34	862	61
Garden	4	35	22.3	134	23.7	64	59	118	87
Garfield	4	21	15.6	25	22.6	88	43	174	25
Gosper	4	18	17.3	52	10.9	56	30	59	39
Grant	4	15	23.4	36	15.9	40	63	26	184
Greeley	4	39	19.1	142	15.4	112	60	149	188
Hall	2	734	19.4	1936	14.1	1567	74	1843	87
Hamilton	3	77	11.5	273	10.6	267	64	350	64
Harlan	4	47	19.3	141	15.2	141	26	144	76
Hayes	4	38	41.3	80	24.2	56	25	78	84
Hitchcock	4	40	16.1	208	19.8	137	36	245	51
Holt	3	233	22.2	661	17.4	595	56	758	57
Hooker	4	4	8.2	26	13.3	24	79	25	194
Howard	4	86	20.2	276	16.3	221	44	282	109
Jefferson	3	46	8.1	218	10.2	241	33	309	88

County		Pop <5 <Poverty*		Pop <18<Poverty*		WIC Participation		Free Lunch Partic.	
Name	Type***	#	%	#	%	# Elig.	Index**	# Elig.	Index**
Johnson	4	40	15.0	173	15.2	120	38	194	93
Kearney	3	104	20.9	260	14.8	231	27	231	61
Keith	3	80	13.1	289	12.2	295	45	386	63
Keya Paha	4	17	34.0	94	34.8	40	40	109	45
Kimball	3	34	12.2	156	14.0	129	34	186	77
Knox	4	162	26.8	661	26.5	349	41	650	95
Lancaster	1	2043	13.6	5203	10.3	4419	76	4513	98
Lincoln	2	537	22.8	1558	16.8	1037	70	1449	65
Logan	4	14	19.7	52	17.8	35	20	91	61
Loup	4	0	0	24	13.3	39	26	35	113
McPherson	4	17	42.5	93	57.8	27	22	N/A	N/A
Madison	2	276	10.4	930	10.0	937	78	1095	9
Merrick	3	106	18.4	332	14.8	292	52	440	56
Morrill	4	101	25.8	292	19.7	213	35	289	102
Nance	4	73	21.8	197	16.1	180	51	186	73
Nemaha	3	92	18.1	241	12.4	206	50	267	55
Nuckolls	4	90	26.2	273	18.1	187	32	266	57
Otoe	3	178	18.8	522	14.3	422	30	496	71
Pawnee	4	35	17.4	125	16.5	122	22	168	76
Perkins	4	35	15.5	212	21.4	108	19	211	41
Phelps	3	144	20.8	336	12.9	290	43	279	58
Pierce	4	94	13.6	272	11.9	293	32	313	81
Platte	2	304	11.8	1063	11.5	1025	46	1115	56
Polk	4	31	9.0	167	10.9	120	48	215	61
Red Willow	3	168	20.0	526	16.8	392	58	497	67
Richardson	3	132	19.3	328	13.2	371	41	374	108
Rock	4	50	35.0	132	22.5	103	45	149	34
Saline	3	111	13.5	382	12.2	302	52	399	79
Sarpy	1	626	6.6	1938	5.9	2855	41	2018	68
Saunders	3	193	14.2	630	12.3	637	27	636	70
Scotts Bluff	2	815	32.2	2246	22.4	1510	45	2205	75
Seward	3	149	14.1	481	12.1	393	48	457	74
Sheridan	4	133	33.3	491	26.1	232	69	523	61
Sherman	4	45	18.6	212	20.2	163	64	263	66
Sioux	4	25	26.0	108	26.7	69	7	124	0
Stanton	4	123	22.0	326	16.0	311	27	278	24
Thayer	4	102	27.0	283	17.3	233	37	274	73
Thomas	4	20	38.5	76	28.6	36	17	111	34
Thurston	4	367	49.2	1006	42.0	536	12	864	60
Valley	4	74	23.0	163	12.7	205	45	197	84
Washington	1	89	8.6	243	5.4	383	43	294	95
Wayne	3	108	16.8	343	15.4	259	43	347	61
Webster	4	45	17.2	155	15.5	135	25	228	61
Wheeler	4	26	29.2	58	18.6	55	45	43	168
York	3	126	11.0	278	7.0	433	54	369	83

* Population under 5 (<5) or under 18 (<18) years old living below 100% of the federal poverty line.

** Participation Index of a specified benefit is the average number of child recipients (based on State FY 1993 data) per 100 children eligible (based on 1990 Census data).

*** County types: 1) Metropolitan (contains place w/minimum population of 50,000; and a total population of at least 100,000; comprises one or more central counties and may include one or more outlying counties)
2) Non-metropolitan large urban (largest community has population 10,000 or more)
3) Small urban (largest community has population 2,500 to 9,999)
4) Rural (largest community has population less than 2,500)

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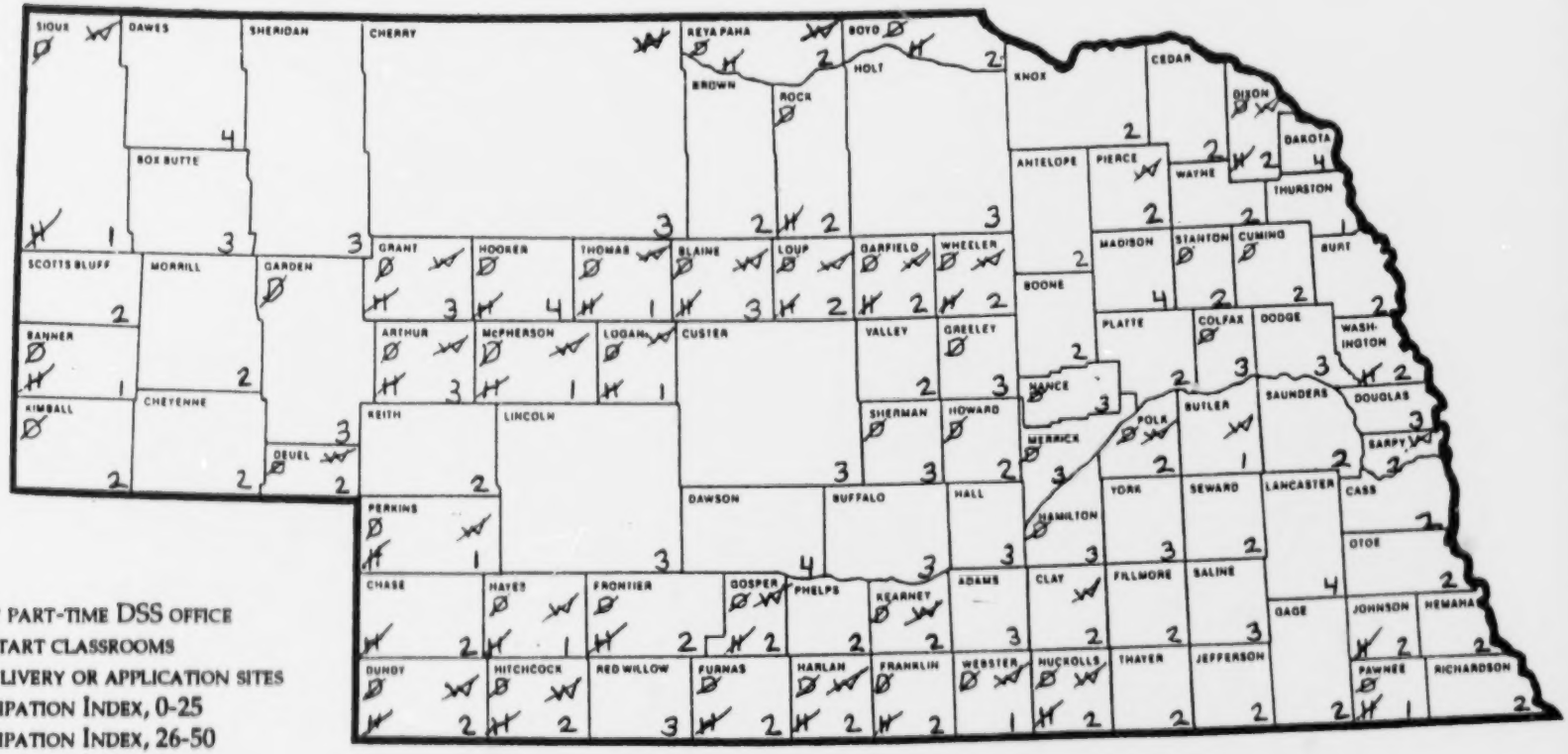
SELECTED INDICATORS FOR NEBRASKA COUNTIES:
THE ABSENCE OF DEPARTMENT OF SOCIAL SERVICES, HEAD START, AND WIC OFFICES AND WIC PARTICIPATION INDEX



Ø = NO OR ONLY PART-TIME DSS OFFICE
H = NO HEAD START CLASSROOMS
W = NO WIC DELIVERY OR APPLICATION SITES
1 = WIC PARTCIPATION INDEX, 0-25
2 = WIC PARTCIPATION INDEX, 26-50
3 = WIC PARTCIPATION INDEX, 51-75
4 = WIC PARTCIPATION INDEX, 76 AND UP

PREPARED BY MELINDA FLOWERS 5/11/94

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Departure from the System

If we didn't meet the guidelines;
we wouldn't get the benefits.
Things get rough sometimes,
that doesn't mean we're misfits.

I've heard people say,
the taxpayers are the ones who pay.
We pay taxes too.
Maybe we don't make as much as you.

The bottom line is we need to eat.
Our house is paid; so we won't be in the street.
We work hard each and every day.
to build a life that's just ok.

We don't want help from the state,
But sometimes that's just fate.
We are almost ready to depart from
the system,
and we won't miss all the criticism.

We are thankful we got help when we
were in need,
But we're even more grateful that
we're freed.

Teresa
June 1994